

**TOP 10 FACTS EVERY
CONSUMER NEEDS TO KNOW
ABOUT THE NFIP**

1. *Everyone potentially lives in a flood zone! You don't need to live near water to be flooded. Floods are caused by storms, melting snow, hurricanes, and water backup due to inadequate or overloaded drainage systems, dam or levee failure, etc.*
2. *Flood damage is not covered by homeowner's policies. You can protect your home, business, and belongings with flood insurance from the National Flood Insurance Program.*
3. *You can buy flood insurance no matter what your flood risk is. You can buy flood insurance as long as your community participates in the National Flood Insurance Program. Even if you are not in the floodplain flood insurance is still available to you because the City participates in the NFIP. It's a good idea to buy even in low or moderate risk areas: between 20 and 25 percent of all flood insurance claims come from low- to moderate-risk areas—such as areas outside of the floodplain.*

4. *The low-cost Preferred Risk Policy is ideal for homes and businesses in low- to moderate-risk areas. Homeowners can insure buildings and contents for as little as \$112 per year. Business owners can insure building and contents for as little as \$500 per year. Residential renters can insure contents for as little as \$39 per year.*
5. *Flood insurance is affordable. The average flood insurance policy costs a little more than \$400 per year for about \$100,000 of coverage.*
6. *Flood insurance is easy to get. Call your insurance agent.*
7. *Contents coverage is separate, so renters can insure their belongings too! Whether you rent or own, make sure you ask about contents coverage for your home or business. It is not automatically included with the building coverage.*
8. *Up to a total of \$1 million of flood insurance coverage is available for non-residential buildings and contents.*
9. *There is usually a 30-day waiting period before the coverage goes into effect. Plan ahead so you're not caught without flood insurance when a flood threatens your home or business.*
10. *Federal disaster assistance is not the answer. Federal disaster assistance is only available if the President declares a disaster. Flood insurance pays even if a disaster is not declared.*

For more information about the NFIP and flood insurance, call 1-800-427-4661, or contact your insurance company or agent.



**NATIONAL FLOOD
INSURANCE
PROGRAM (NFIP)**



Flood Risk Information

**CITY OF TROUTDALE
104 SE Kibling Avenue
Troutdale, OR 97060**

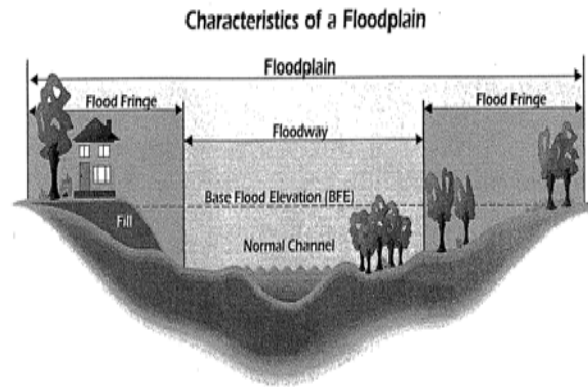
Planning Division 503-674-7228
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THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

The Federal Emergency Management Agency (FEMA) works with local governments to provide federally backed flood insurance for citizens of communities that participate in the National Flood Insurance Program (NFIP).

The City of Troutdale, Oregon, has participated in the National Flood Insurance Program since 1988. Participation in the NFIP is based on an agreement between local communities and FEMA that states if a community will adopt and enforce a floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas, the federal government will make flood insurance available within the community as a financial protection against flood losses. Homeowner's or Renter's insurance does not cover damage from flooding.

Special Flood Hazard Areas include the 100-year floodplains. A 100-year flood is the elevation on the land that has a one percent chance of being flooded each year. Thus, the 100-year flood could occur more than once in a relatively short period of time.



If your property is within the 100-year floodplain and even if you don't believe your property can flood, failure to comply with the City's Flood Management Area development standards may result in a cancellation of your neighbor's flood insurance! How can that be?

Lack of compliance with the City's standards may result in the City being suspended from the NFIP. If suspended, the City becomes non-participating and flood insurance policies cannot be written or renewed. Policies in force at the time of suspension continue in force for the policy term. Even if you do not live in the Special Flood Hazard Area (floodplain), did you know that your property might still be susceptible to flooding and you may be eligible for flood insurance? Some homeowners have experienced localized flooding of their property from backed-up storm pipes or the overflow of the natural drainageway near their property during downpours or following ice-storms, as seen in

the following picture. The City's Flood Management Area standards (Troutdale

Development Code Chapter 4.600 Flood Management Area) are available online at www.troutdale.info. Use the link Flood Protection Information. A Flood Hazard Permit from the City of Troutdale is required to assure compliance with the NFIP standards. The Flood Insurance Rate Map and Flood Insurance Study may be reviewed in the Planning Division during regular business hours at City Hall. The



planning staff can assist you in determining if you are in the Special Flood Hazard Area. Call the City at 503-674-7228.